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Substitute for form 1449A and B/PTO

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

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Sheet

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of

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Complete if Known

Application Number 10/633,301

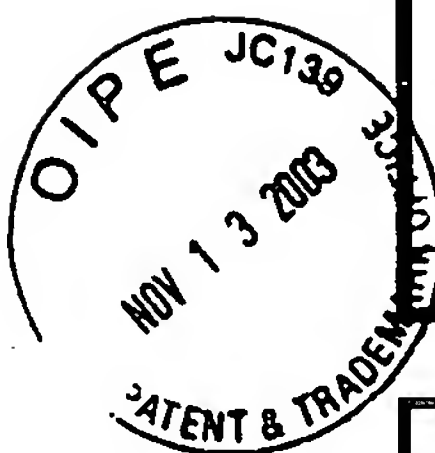
Filing Date August 4, 2003

First Named Inventor Paul HUNEAULT

Art Unit 3725

Examiner Name

Attorney Docket Number 15886-1US IC/III

**U.S. PATENT DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Document Number Number - Kind Code <sup>2</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines Where Relevant Passages or Relevant Figures Appear
J.B.	1	US-6,003,018	12-14-1999	Richard O. Michaud et al.	
	2	US-6,275,814 B1	08-14-2001	Joseph E. Giansante	
	3	US-6,282,520 B1	08-28-2001	Felix Schirripa	
	4	US-5,799,287	08-25-1998	Ron S. Dembo	
	5	US-5,884,287	03-16-1999	Michael Edesess	
	6	US-5,999,918	12-07-1999	James Benjamin Williams et al.	
	7	US-6,012,044	01-04-2000	Jeff N. Maggioncalda et al.	
	8	US-6,405,179 B1	06-11-2002	Rebane	
	9	US-6,078,903	06-20-2000	Kealhofer	
	10	US-6,018,722	01-25-2000	Ray et al.	
	11	US-6,317,726 B1	11-13-2001	O'Shaughnessy	
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**FOREIGN PATENT DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document Country Code <sup>3</sup> - Number <sup>4</sup> - Kind Code <sup>5</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines Where Relevant Passages or Relevant Figures Appear	†
	1	CA 2 358 959	05-31-2001	Algorithmics International Corp.		
	2	WO 01/39005 A2	05-31-2001	Algorithmics International Corp.		

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		Filing Date	August 4, 2003		
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		Art Unit	3725		
		Examiner Name			
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NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	T <sup>2</sup>
/J.B./	1	H. M. MARKOWITZ, Portfolio Selection, Journal of Finance, Vol. 7, No. 1, 1952, pp. 77-91	
	2	G.C. PFLUG, How to measure risk?, Modeling and Decisions in Economics: Essays in Honor of Franz Ferschl, Physica-Verlag, 1999	
	3	D. NAWROCKI, A Brief History of Downside Risk Measures, Journal of Investing, Vol. 8, No. 3, Fall 1999, pp. 9-25	
	4	V. S. BAWA, Optimal Rules for Ordering Uncertain Prospects, Journal of Financial Economics, Vol. 2, No. 1, 1975, pp. 95-121	
	5	P. C. FISHBURN, Mean-Risk Analysis with Risk Associated with Below Target Returns, American Economic Review, Vol. 67, No. 2, 1977, pp. 116-126	
	6	BASLE, Basle Committee on Banking Supervision, Amendment to the Capital Accord to Incorporate Market Risks, Federal Reserve System, 1996	
	7	J. ENGEL and M. GIZYCKI, Conservatism, Accuracy and Efficiency: Comparing Value-at-Risk Models, Working paper 2, Policy Development and Research, Australian Prudential Regulation Authority, Reserve Bank of Australia, March 1999	
	8	D. HENDRICKS, Evaluation of Value-at-Risk Models using Historical Data, Federal Reserve Bank of New York Economic Policy Review, April 1996	
	9	D. HENDRICKS and B. HIRTLE, Bank Capital Requirements for Market Risk: the Internal Models Approach, Federal Reserve Bank of New York Economic Policy Review, December 1997	
✓	10	I.N. KHINDANOVA and S.T. RACHEV, Value-at-Risk: Recent Advances, Handbook on Analytic-Computational Methods in Applied Mathematics, CRC Press, 2000	

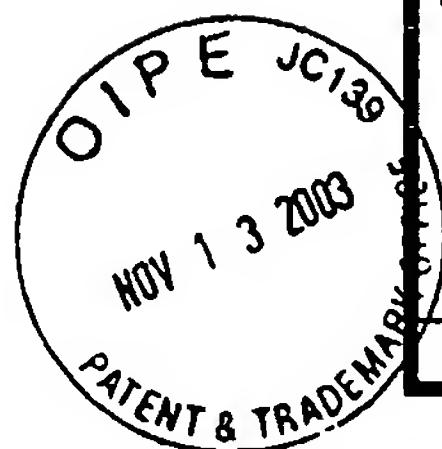
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Sheet	3	of	4	Attorney Docket Number	15886-1US IC/III

/J.B./	11	P. ARTZNER, F. DELBAEN, J.-M. EBER and D. HEATH, Coherent Measures of Risk, Mathematical Finance, Vol. 9, No. 3, 1999, pp. 203-228	
	12	P. ARTZNER, Application of Coherent Risk Measures to Capital Requirements in Insurance, North American Actuarial Journal, Vol. 3, No. 2, 1999, pp. 11-25	
	13	F. BLACK and M. SCHOLES, The Pricing of Options and Corporate Liabilities, Journal of Political Economy, Vol. 81, No. 3, May/June 1973, pp. 637-654	
	14	C. ACERBI and D. TASCHE, On the Coherence of Expected Shortfall, Journal of Banking and Finance, Vol. 26, No. 7, July 2002, pp. 1487-1503	
	15	P. EMBRECHTS, S.I. RESNICK and G. SAMORODNITSKY, Extreme Value Theory as a Risk Management Tool, North American Actuarial Journal, Vol. 3, No. 2, April 1999, pp. 30-41	
	16	A. SEN, Poverty: an Ordinal Approach to Measurement, Econometrica, Vol. 44, No. 2, March 1976, pp. 219-231	
	17	F. EGGERS, A. PFINGSTEN and S. RIESO, Three Dimensions of Shortfall Risk: Transformation and Extension of Sen's Poverty Index, 9 <sup>th</sup> Symposium on Finance, Banking and Insurance, Universität Karlsruhe (TH), Germany, December 2002	
	18	P. ALBRECHT, Shortfall Returns and Shortfall Risk, Proceedings AFIR, Colloquium of the International Actuarial Association, Orlando, 1994, pp. 87-110	
	19	H. LEVY and H.M. MARKOWITZ, Approximating Expected Utility by a Function of Mean and Variance, American Economic Review, Vol. 69, No. 3, 1979, pp. 308-317	
	20	J.-P. BOUCHAUD and M. POTTERS, Basic Notions in Probability, Chapter 1 in Theory of Financial Risks: From Statistical Physics to Risk Management, Cambridge University Press, October 2000, 232pp.	
↓	21	A.D. ROY, Safety First and the Holding of Assets, Econometrica, Vol. 20, No. 3, 1952, pp. 431-449	

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/J.B./	22	W.F. SHARPE, Mutual Fund Performance, Journal of Business, Vol. 39, No. 1, 1966, pp. 119-138	
	23	W.F. SHARPE, The Sharpe Ratio, The Journal of Portfolio Management, Fall, 1994, pp. 49-58	
	24	R.H. THALER, A. TVERSKY, D. KAHNEMAN and A. SCHWARTZ, The Effect of Myopia and Loss Aversion on Risk Taking: an Experimental Test, The Quarterly Journal of Economics, May 1997, pp. 647-661	
	25	S. BENARTZI and R.H. THALER, Risk Aversion or Myopia ? Choices in Repeated Gambles and Retirement Investments, Management Science, Vol. 45, No. 3, March 1999, pp. 364-381	
	26	E.J. ELTON and M.J. GRUBER, Option Pricing Theory, Chapter 22 in Modern Portfolio Theory and Investment Analysis, Fifth Edition, John Wiley & Sons, 715, pp. 1995	
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